

State of Washington
Office of Insurance Commissioner

2002 Washington Market Share and Loss Ratio
Line of Business: Other Commercial Auto Liability

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American States Ins Co	19704	IN	\$21,989	6.71%	\$20,964	\$12,080	57.62%
2	Mutual Of Enumclaw Ins Co	14761	WA	\$15,766	4.81%	\$15,294	\$9,702	63.44%
3	St Paul Fire & Marine Ins Co	24767	MN	\$12,428	3.79%	\$11,228	\$5,738	51.11%
4	Great West Cas Co	11371	NE	\$10,838	3.31%	\$9,614	\$8,547	88.90%
5	North Pacific Ins Co	23892	OR	\$7,936	2.42%	\$6,827	\$3,719	54.48%
6	American Economy Ins Co	19690	IN	\$7,934	2.42%	\$8,079	\$3,907	48.36%
7	Unigard Ins Co	25747	WA	\$7,293	2.23%	\$7,408	\$4,891	66.02%
8	Farmers Ins Exch	21652	CA	\$6,806	2.08%	\$6,067	\$3,234	53.30%
9	Truck Ins Exch	21709	CA	\$6,386	1.95%	\$5,772	\$4,843	83.91%
10	Northland Ins Co	24015	MN	\$6,261	1.91%	\$5,924	\$3,143	53.05%
11	State Farm Mut Auto Ins Co	25178	IL	\$5,831	1.78%	\$5,782	\$4,431	76.63%
12	American States Preferred Ins Co	37214	IN	\$5,595	1.71%	\$2,957	\$928	31.39%
13	Insurance Corp Of NY	18341	NY	\$5,150	1.57%	\$4,351	\$3,105	71.35%
14	Cornhusker Cas Co	20044	NE	\$4,577	1.40%	\$3,988	\$1,689	42.36%
15	Security Natl Ins Co	19879	TX	\$4,559	1.39%	\$3,786	\$1,726	45.58%
16	Universal Underwriters Ins Co	41181	KS	\$4,510	1.38%	\$4,387	\$3,432	78.24%
17	Progressive Cas Ins Co	24260	OH	\$4,408	1.35%	\$3,520	\$1,803	51.23%
18	Canal Ins Co	10464	SC	\$4,374	1.34%	\$3,889	\$2,888	74.26%
19	American Cas Co Of Reading PA	20427	PA	\$4,293	1.31%	\$3,083	\$1,544	50.08%
20	Zurich American Ins Co	16535	NY	\$4,198	1.28%	\$2,975	\$2,257	75.87%
21	Empire Fire & Marine Ins Co	21326	NE	\$4,065	1.24%	\$3,181	\$1,413	44.43%
22	Grange Ins Assn	22101	WA	\$4,029	1.23%	\$4,136	\$2,848	68.86%
23	Travelers Ind Co Of IL	25674	IL	\$4,006	1.22%	\$3,987	\$2,505	62.83%
24	Lumbermens Mut Cas Co	22977	IL	\$3,969	1.21%	\$4,174	\$3,592	86.06%
25	Converium Ins North Amer Inc	22730	NJ	\$3,759	1.15%	\$3,533	\$3,116	88.20%
26	Transportation Ins Co	20494	IL	\$3,594	1.10%	\$2,924	(\$3,085)	(105.53)%
27	Continental Cas Co	20443	IL	\$3,561	1.09%	\$3,518	(\$1,490)	(42.35)%
28	Cascade Natl Ins Co	10175	WA	\$3,470	1.06%	\$3,907	\$871	22.30%
29	Allstate Ins Co	19232	IL	\$3,257	0.99%	\$2,887	\$3,362	116.43%
30	Continental Western Ins Co	10804	IA	\$3,255	0.99%	\$2,439	\$1,002	41.06%
31	National Ind Co	20087	NE	\$3,204	0.98%	\$2,782	(\$86)	(3.09)%
32	West American Ins Co	44393	IN	\$3,198	0.98%	\$2,901	\$1,659	57.20%
33	Federated Mut Ins Co	13935	MN	\$3,185	0.97%	\$2,884	\$1,919	66.55%
34	Hartford Fire In Co	19682	CT	\$3,180	0.97%	\$2,779	\$3,508	126.21%
35	Progressive Northern Ins Co	38628	WI	\$3,080	0.94%	\$3,145	\$1,011	32.16%
36	Progressive Northwestern Ins Co	42919	WA	\$3,012	0.92%	\$2,607	\$1,493	57.29%
37	Assurance Co Of Amer	19305	NY	\$2,976	0.91%	\$2,950	\$1,985	67.31%
38	Ohio Cas Ins Co	24074	OH	\$2,975	0.91%	\$2,201	\$1,148	52.15%
39	Northern Ins Co Of NY	19372	NY	\$2,971	0.91%	\$3,378	\$1,634	48.39%
40	American Home Assur Co	19380	NY	\$2,919	0.89%	\$2,361	\$1,118	47.36%
All 259 Other Companies				\$108,795	33.21%	\$113,398	\$135,398	119.40%
Totals (Loss Ratio is average)				\$327,593	100.00%	\$311,966	\$248,529	79.67%

(1)Excluding all Loss Adjustment Expenses (LAE)